



## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than May 19, 2020.

**A. Federal Reserve Bank of Richmond** (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23219. Comments can also be sent electronically to or [Comments.applications@rich.frb.org](mailto:Comments.applications@rich.frb.org):

1. *Farmers and Merchants Bancshares, Inc., Hampstead, Maryland*; to acquire Carroll Bancorp, Inc., and thereby indirectly acquire Carroll Community Bank, both of Sykesville, Maryland.

**B. Federal Reserve Bank of Minneapolis** (Chris P. Wangen, Assistant Vice President), 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Koda Bancor, Inc., Drayton, North Dakota*; to acquire Wall Street Holding Company and thereby indirectly acquire Bank of Hamilton, both of Hamilton, North Dakota.

2. *Waumandee Bancshares, Ltd., Waumandee, Wisconsin*; to acquire Union Bank of Blair, Blair, Wisconsin.

**C. Federal Reserve Bank of Chicago** (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Nicolet Bankshares, Inc., Green Bay, Wisconsin*; to merge with Commerce Financial Holdings, Inc., and thereby indirectly acquire Commerce State Bank, both of West Bend, Wisconsin.

Board of Governors of the Federal Reserve System, April 14, 2020.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

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